

MARKET BANCORPORATION, INC.

| | CPP Disbursement Date 02/20/2009 | RSSD (Holding Company) 1143904 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2013 \$ millions | 2014 \$ millions | %chg from prev | | |
| Assets | \$89 | \$93 | 4.2% | | |
| Loans | \$46 | \$46 | 1.0% | | |
| Construction & development | \$6 | \$4 | -26.4% | | |
| Closed-end 1-4 family residential | \$7 | \$7 | -3.4% | | |
| Home equity | \$4 | \$5 | 24.6% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$1 | \$1 | 48.5% | | |
| Commercial & Industrial | \$5 | \$7 | 32.8% | | |
| Commercial real estate | \$16 | \$15 | -3.7% | | |
| | | | | | |
| Unused commitments | \$7 | \$9 | 39.9% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | -100.0% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$10 | \$22 | 119.8% | | |
| Cash & balances due | \$17 | \$20 | 22.3% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$82 | \$85 | 4.3% | | |
| Deposits | \$81 | \$85 | 4.7% | | |
| Total other borrowings | \$0 | \$0 | -58.3% | | |
| FHLB advances | \$0 | \$0 | -58.3% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$8 | \$8 | 2.4% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.8% | 8.4% | -- | | |
| Tier 1 risk based capital ratio | 15.0% | 15.3% | -- | | |
| Total risk based capital ratio | 16.3% | 16.6% | -- | | |
| Return on equity ¹ | 1.9% | 6.4% | -- | | |
| Return on assets ¹ | 0.2% | 0.5% | -- | | |
| Net interest margin ¹ | 3.1% | 3.2% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 91.9% | 265.6% | -- | | |
| Loss provision to net charge-offs (qtr) | 0.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.0% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2013 | 2014 | 2013 | 2014 | |
| Construction & development | 9.3% | 5.1% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 7.8% | 0.0% | 0.0% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.1% | -- |
| Commercial & Industrial | 0.3% | 0.0% | 0.0% | 0.0% | -- |
| Commercial real estate | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Total loans | 2.8% | 0.8% | 0.0% | 0.0% | -- |